Risk management solutions.



Senior Living



Insurance | Risk Management | Consulting

Where passion and specialization come together.

The Expertise You Need

Gallagher's Senior Living team of specialists has intricate knowledge and expertise of the senior living industry, and the unique and complex exposures that go with it. Our team includes a diverse group of expert advisors with healthcare and senior living industry experience, including attorneys, nurses and legal nurse consultants, accounts, risk managers, safety professionals, and a former state surveyor, to provide you with tailored, effective solutions for your program. At Gallagher, we provide all aspects of risk management, and take pride in our reputation as a solid, established company with a proven track record of success and service.

Services We Provide

Through our risk management programs, we work with you to help prevent losses and reduce your total cost of risk. With Gallagher as your partner, you will get services including, but not limited to:

- Benchmarking and analytics
- Claims and litigation management
- Contract reviews and certificate managemen
- Loss control services
- Training and education

Clients we serve.

Our team is committed to delivering the resources organizations need to manage countless risks associated with resident care. Gallagher's Senior Living team of experts brings unparalleled service and innovation to keep pace with ever-changing emerging risks.

- Adult day care
- Assisted living communities
- Continuing care retirement and life plan communities
- Home healthcare services

- Intermediate care facilities
- Memory care
- Residential care
- Skilled nursing care facilities

Our solutions.

It's an increasingly complex world—and litigation, regulations and technological problems can put your business in greater jeopardy more than ever before. Gallagher will help you identify areas of greatest exposure.

- Benefits and HR Consulting
- Bonds (DME, surety, resident trust fund)
- Business interruption
- Business property and automobile
- Crisis management
- Cyber liability

- Fiduciary liability
- General liability
- Management liability (D&O, employment practices, etc.)
- MeDefense coverage (RAC audits, HIPAA)
- Workers' compensation

SHARED VALUES + PASSION FOR EXCELLENCE = PROMISES DELIVERED

The Gallagher Way

25 tenets that have guided a teamoriented culture for 30+ years.

Social Responsibility

Companywide focus on ethical conduct, employee health and welfare, environmental integrity, and community service.









The Gallagher Way. Since 1927.

Why Gallagher?

Gallagher named one of the World's Most Ethical Companies® for 2019.

Gallagher has been named one of the World's Most Ethical Companies® for the eighth consecutive year.¹ This designation is awarded to companies that conduct business at the highest standards.

CORE360[™] approach.

CORE360[™] is our unique, comprehensive approach to evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk. <u>aig.com/CORE360</u>

Gallagher Better Works[™].

Gallagher Better Works[™] is our comprehensive approach to building a better workplace by attracting, engaging and retaining top talent at the right cost. We align your people with your overall business goals by centering on strategically investing in your people's health, talent, financial wellbeing and career growth at the right cost structures to support a multigenerational workforce. aig.com/gallagherbetterworks

Kevin Veitia	Jason Veitia
Area Senior Vice President	Area Vice President
Senior Living Practice	Affordable Housing Practice
500 N Santa Fe Street	500 N Santa Fe Street
Visalia, CA 93292	Visalia, CA 93292
559.302.1325	559.302.1326
kevin_veitia@ajg.com +	jason_veitia@ajg.com

Gallagher has been designing solutions to meet our clients' unique needs for more than 90 years. We pioneered many of the innovations in risk management used by businesses in all industries today. We believe that the best environment for learning and growing is one that remembers the past and invents the future. Gallagher has divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distributions, and third-party administrations and claims processing. As one of the largest insurance brokers in the world, Gallagher has more than 850 offices in 35 countries and provides client-service capabilities in more than 150 countries around the world through our network of partners. Wherever you are—we're nearby.



+

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Insurance brokerage and related services to be provided by Arthur J. Gallagher Risk Management Services, Inc. (License No. 0D69293) and/or its affiliate Arthur J. Gallagher & Co. Insurance Brokers of California, Inc. (License No. 0726293).

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc. is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services." Neither Arthur J. Gallagher & Co., nor its affiliates provide accounting, legal or tax advice.

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

© 2019 Arthur J. Gallagher & Co. | GGB36269